



*From the office of*  
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## *Health Care Reform: What's in it for Seniors?*

### **1) More benefits and better benefits.**

- An end to the “donut hole” for prescription drug coverage and an immediate \$250 rebate to help with costs right away.
- An immediate 50% discount on brand-name prescription drugs in the donut hole.
- Free preventive care so you spend less out-of-pocket on co-pays.
- Annual prevention check-ups with your doctor.
- Rewards and discounts for healthy habits.

### **2) Continue to see the doctors you need to see when you need to see them. The quality of your care will improve.**

- More time with primary care doctors who'll get to know you well, ensure you're on the right medications and get you the tests and specialty care you need.
- Doctors and hospitals will receive more money when they prevent mistakes like infections from medical procedures and when they coordinate care for patients leaving the hospital.
- Special help in rural and underserved areas so you get the best coverage even if you live in remote areas.

### **3) Medicare's finances will be improved. There will be less waste and abuse of Medicare dollars.**

- Bigger penalties for violators and tighter oversight, so Medicare covers more of your health care instead of paying for rip-offs.
- More money will be going to benefits and less to health insurance company profits.

## - Further Background Information -

### *The Medicare Part D “Donut Hole”*

The “donut hole” refers to the gap in Medicare coverage for beneficiaries whose annual prescription drug costs fall between \$3,000 and \$6,000. The new health reform law will completely eliminate the donut hole by 2020. Seniors affected by the donut hole will receive an immediate \$250 rebate from high prescription costs.

### *Prevention*

The new law eliminates co-pays and deductibles for preventive care such as cancer screening. It also provides beneficiaries with a personalized prevention plan.

The new reforms also provide funding for incentives to Medicare beneficiaries who successfully participate in certain healthy lifestyle programs designed to prevent high blood pressure, high cholesterol, tobacco use, overweight or obesity, diabetes and falls.

### *Access and Quality*

The reform provides for the development of new payments for medical homes, which gives patients a team of professionals who look out for their health. It also puts “warranties” on care so that mistakes are not paid for and require hospitals to report errors.

### *Medicare financing*

As a result of the various reforms in the new law, the life of the Medicare trust fund has been extended five years past its currently projected insolvency date of 2017. Thus, the trust fund will be solvent through 2022.

The health reform also prevents undue profits by Medicare Advantage plans by allowing Medicare to recover overpayments to plans who submit unjustified claims about the how sick their patients are. Plans receive higher payments for sicker patients. Those payments are necessary to ensure that plans treat sicker patients fairly, but they also create an opportunity for abuse.

*Health insurance reform will build on and improve the promise Medicare made to you: **stable, quality care you can count on.***